

AMENDMENTS TO THE CLAIMS

Claims 1-9 (Cancelled)

10. (Currently Amended) A method for electronically initiating a payment of an amount owed to a vendor from a customer computer system regardless of whether the vendor utilizes an electronic payment technology, the method comprising steps for:

providing ~~a user~~ the customer computer system that ~~includes~~ having access to an electronic accounting application;

initiating generation of ~~generating~~ an electronic payment file at the ~~user~~ customer computer system to pay an amount owed to the vendor;

transmitting the electronic payment file from the ~~user~~ customer computer system to a third-party electronic payment processing center, wherein the step for transmitting the electronic payment file initiates payment of ~~an~~ the amount owed to the vendor; and

~~receiving the electronic payment file at a third party electronic payment processing center from the user computer system; and~~

using the third-party electronic payment processing center to effectuate the payment of the amount owed to the vendor regardless of whether the vendor utilizes an electronic payment technology, wherein the step for using the third-party electronic payment processing center to effectuate the payment comprises ~~the~~ steps for:

using an electronic payment technology when available; and

using a printed check when no electronic payment technology is available.

11. (Currently Amended) A method as recited in claim 10, wherein the step for using a printed check when no electronic payment technology is available comprises a step for using a

printing device at the electronic payment processing center to effectuate payment of the amount owed to the vendor responsive to the electronic payment file at the third-party electronic payment processing center when no electronic payment technology is available.

12. (Currently Amended) A method as recited in claim 10, wherein the step for using an electronic payment technology when available comprises steps for:

generating an ACH file at the third-party electronic payment processing center from the electronic payment file; and

using the ACH file to effectuate the payment of the amount owed to the vendor responsive to the electronic payment file received when electronic payment technology is available.

13. (Currently Amended) A method as recited in claim 12, wherein the step for using an electronic payment technology when available further comprises steps for:

providing a financial account number of a financial institution that corresponds to the vendor for receiving the payment, wherein the financial institution is electronically coupled to the third-party electronic payment processing center; and

receiving the ACH file at the financial institution from the third-party electronic payment processing center.

14. (Previously Added) A method as recited in claim 10, wherein the electronic payment file comprises remittance data, an invoice number, an invoice date, an invoice

description, an invoice amount, a check date, a check number, a check amount, a payee name, and a payee address.

15. (Currently Amended) A method as recited in claim 14, further comprising a step for generating the electronic payment file at the ~~user~~ customer computer system from accounting information of the electronic accounting application.

16. (Currently Amended) A method as recited in claim 15, wherein the step for generating the electronic payment file at the ~~user~~ customer computer system comprises a step for receiving the electronic payment file from the electronic accounting application.

17. (Previously Added) A method as recited in claim 16, wherein the electronic payment file is in an ASCII text data format.

18. (Currently Amended) A method for using a third-party electronic payment processing system in effectuating a payment of an amount owed to a vendor responsive to an electronic payment file received from a ~~user~~ customer, regardless of whether the vendor or a financial institution of the vendor employs electronic data exchange for payment processing, the method comprising steps for:

receiving at a third-party electronic payment processing system an electronic request from a customer ~~user~~ computer system to effectuate payment of the amount owed by the ~~user~~ customer to the vendor regardless of whether the vendor or a financial institution of the vendor employs electronic data exchange for payment processing,

wherein the request includes an electronic payment file ~~generated~~ initiated by the ~~user~~ customer computer system; and

using the third-party electronic payment processing center to effectuate the payment of the amount owed by the ~~user~~ customer to the vendor regardless of whether the vendor or a financial institution of the vendor employs electronic data exchange for payment processing, wherein the step for using the third-party electronic payment processing center to effectuate payment comprises the steps for:

using an electronic payment technology to effectuate the payment when the electronic payment technology is employed for financial data exchange by at least one of (i) the vendor and (ii) a financial institution of the vendor ; and

generating and providing a printed check on behalf of the user to effectuate the payment when no electronic payment technology is employed to enable a financial data exchange by the vendor and the financial institution of the vendor.

19. (Currently Amended) A method as recited in claim 18, wherein the step for using an electronic payment technology to effectuate the payment when the electronic payment technology is employed for financial data exchange by at least one of (i) the vendor and (ii) a financial institution of the vendor further comprises a step for generating an ACH file to automatically effectuate the payment by the third-party electronic payment processing system on behalf of the ~~user~~ customer of the amount owed to the vendor responsive to the electronic payment file received from the ~~user~~ customer computer system.

20. (Previously Added) A method as recited in claim 18, wherein the electronic payment file comprises remittance data, an invoice number, an invoice date, an invoice description, an invoice amount, a check date, a check number, a check amount, a payee name, and a payee address.

21. (Currently Amended) A method as recited in claim 18, wherein the electronic payment file was generated on the ~~user~~ customer computer system from accounting information and an electronic accounting application, and wherein the electronic payment file is in an ASCII text data format.

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